

2  
0  
1  
9  
EDITION

# ANNUAL REPORT

PIONEERING A SELF-SUSTAINING  
MODEL FOR RURAL DEVELOPMENT





Foreword	2
Farm-For-Impact Model	3
Our Programs	8
Agriculture	10
Education	12
Healthcare	16
Cocoa360 Through the Years	22
Our Champions	24

# Foreword

Dear Friends and Supporters,

Cocoa360's inception was guided by the deep-seated frustration that accompanied the grave poverty that its founder experienced first-hand as a child growing up in Tarkwa Breman, a cocoa farming village in Western Ghana. At age nine, he contracted an infection that nearly resulted in the amputation of his legs. Several months passed before his parents could find enough money to send him to the nearest hospital, five hours away. Years later, he would become the first person from his village to attend college in the U.S. at the University of Pennsylvania, graduating in 2015 with the \$150,0000 President's Engagement Prize (PEP). With this seed funding from the PEP, and a driving passion to effect change, he founded Tarkwa Breman Community Alliance (later renamed Cocoa360).

Today, Cocoa360's work is reducing health and education disparities in rural Ghana. The organization has grown into a fully-fledged non-profit with a staff of 38, an agro-campus in Tarkwa Breman, and a development office in Accra. Our novel Farm-for-Impact model has received significant attention both in Ghana and globally. With the support of our partners and donors, we continue to demonstrate that proceeds from cocoa farming can be successfully leveraged to provide quality education and healthcare access for rural farmers.

2019 was a pivotal year for the organization. Our renewed focus on capacity building, and achieving functionality of our model, led us to expand the scale of our farm output with additional cocoa farms, to procure biomedical equipment to allow for an enhanced level of treatment at our clinic, and to welcome a new Executive Director to lead the organization. Furthermore, we advanced construction on a two-story building that will house six new classrooms. In October 2019, our efforts were recognized when our founder, Shadrack Frimpong, received the Muhammad Ali Humanitarian Award on behalf of the organization and its work.

We are positioned to further our impact, but we need your support. We seek champions who want to be on the frontline of change, and who believe in funding innovative ideas that have the power to truly put communities at the center of sustainable development. Our model is based in Tarkwa Breman, but it has the potential to change rural development around the world. Please consider joining us in our mission to change the way the world does development.

With gratitude,

*Team Cocoa360*



## OUR MODEL IN REVIEW

Cocoa farmers sit atop one of the world's most valuable resources, yet they have traditionally been left out of the development conversation. We are putting farmers and their families in the driver's seat of development to improve socio-economic conditions from within, harvest after harvest.



### Our Innovation: "Farm-for-Impact"

The "Farm-for-Impact" model is simple yet impactful: in exchange for tuition-free education and subsidized healthcare, community members volunteer on a community-run cocoa farm.

With Cocoa360's guidance, community members apply cocoa farm proceeds toward improving health and education programs in a tiered manner.

Our approach is intended to reduce health and education disparities for rural community members as well as, play a key role in transforming cocoa production from an engine of wealth for the elite to a resource that builds futures for peasant farmers and their families.





## ACHIEVING SELF-SUSTAINABILITY THROUGH ACTIVE COMMUNITY ENGAGEMENT

By utilizing existing local resources and cultivating direct community involvement in decision making, our model grants farmers the agency denied them by traditional development paradigms.

## ENHANCING HEALTH EQUITY IN RURAL COMMUNITIES

In addressing access to education and medical services, two major social determinants of health, our work seeks to increase community members' overall health and welfare.



## EDUCATION AS A SOCIAL DETERMINANT OF HEALTH

Our model is driven by the understanding that education is an entry point to improve health, and elevate livelihoods. We prioritize education because education fundamentally shapes a child's ability to make important decisions about their lifelong health. With quality education, students become health champions of their communities, raising the quality of life and improving livelihoods.





*Here is  
how our  
model works*

# Farm Labor

Community members assist with work on a community-run cocoa farm that is managed by Cocoa360 and supervised by the Village Committee (VC) and school PTA executives. Volunteers maintain the cocoa farm through weeding, pruning, fertilizer application, and spraying of pesticides.



**Community  
provides  
farm labor**





# Financial Reporting & Debriefing

At the end of the harvest cycle, the VC, PTA, Cocoa360's staff, and community members come together to debrief on the crop year. Farm managers are mandated to update the gathering about the total number of bags harvested, revenue gained from sales, and costs incurred including funds invested in fertilizer application, herbicides, and other farm inputs. The total farm profit for the cycle is determined by the balance of revenue after all costs have been deducted.

**Financial  
reporting  
by farm  
mgt &  
village  
committee**





# Decision - Making



Decision making by community members: tiered spending on healthcare or education

Farm managers and the VC are mandated to present options for investing farm profits to parents and community members. Community members will then have an opportunity to vote on a tiered system for spending the farm profits exclusively towards improvements in either education or healthcare.







## OUR PROGRAM ACCOMPLISHMENTS





## **COCOA360 IS A COMMUNITY-DRIVEN NON-PROFIT WITH PROGRAMS IN HEALTHCARE, EDUCATION & AGRICULTURE.**

---



The organization maintains an agro-campus, called the Tarkwa Breman Center of Excellence (TBCE), located in the Prestea-Huni Valley District in the Western Region of Ghana.

The TBCE includes a girls' school, community library, health clinic, and cocoa farms. At the TBCE, our team designs, implements, and evaluates interventions to improve education, health and farming outcomes.



## Tarkwa Breman Community Farm (TBCF)

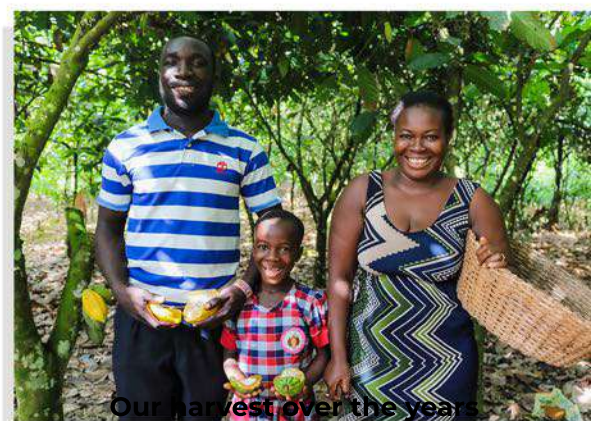
The Farm-for-Impact model's revenue generation engine is powered when community volunteers work on a community-run cocoa farm that is managed by Cocoa360. Since inception, the organization focused on the exclusive application of the model to non-salaried expenses at its Tarkwa Breman Girls School, as this was the clearest path to establishing community buy-in.

The Tarkwa Breman Community Farm (TBCF) currently serves a dual purpose: volunteer labor hours worked at the farm by community members provide free education for their daughters at the girls' school, and our team is able to test Good Agricultural Practices (GAP) for cocoa farming. Each parent at the school is given a communal labor voucher card used to log their work hours. Each checkbox on the card is equal to one hour, and Cocoa360 pegs it against a monetary value.

FARM-FOR-IMPACT					
GUARDIAN NAME					
PLEASE PRESENT THIS COCOA CARD AT ALL FARM ACTIVITIES. RECEIVE A MARK FOR EACH FARM DAY ATTENDED.					
SEP	OCT	NOV	SEP	OCT	NOV
DEC	JAN	FEB	DEC	JAN	FEB
MAR	APR	MAY	MAR	APR	MAY
JUN	JUL	AUG	JUN	JUL	AUG

Currently, the card system is only used for Cocoa360's educational component. All parents are expected to log an equal number of hours at the end of the academic year, since they work on the farm at the same time(s) on the same day(s).

As we work to increase the scale of our farm output and thus expand the model, we intend to apply proceeds towards our health programs as well, abating healthcare expenses such as user fees, and subsidising the cost of medications.



*Our work directly connects the cocoa farmer's effort to impact that they decide on, and ultimately see, feel and access.*

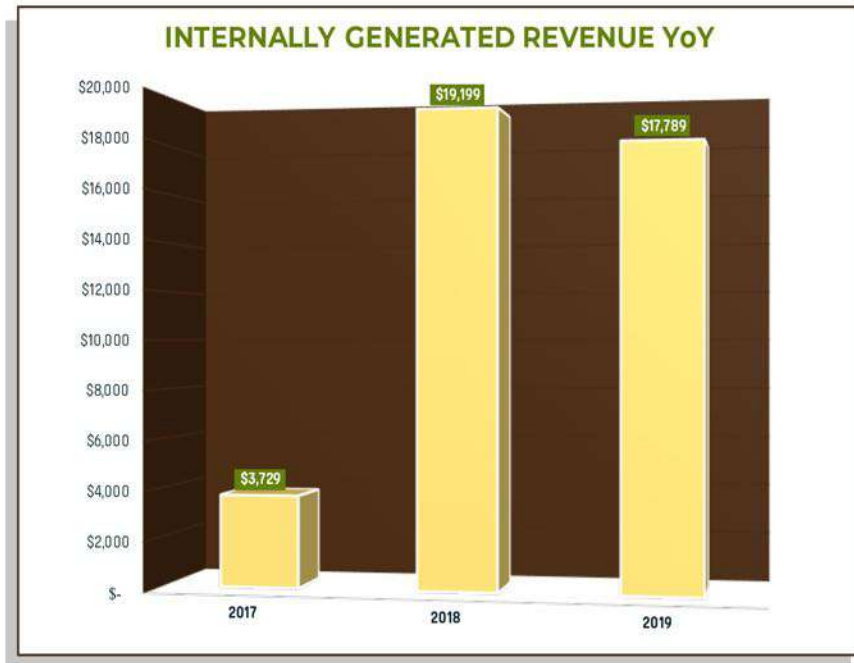


## Sustainability and Internal Revenue Generation

Our current strategy for expanding our farms is two-pronged.

The first involves acquiring already mature cocoa farmlands, rehabilitating them and maintaining them via best farming practices for an increased yield. Historically, this strategy has earned the organization an increase of over 70% in cocoa yield.

The other is the cultivation of crops on raw land available to the organization; Cocoa360 is currently diversifying its cash crop fold to include other cash and vegetable crops.



### TBCF in Numbers:



17 acres of farms & counting



We are working to increase our yield to optimum production of between 10-15 bags per acre.



In 2019, we hired an agronomist to lead our efforts to improve farm yields on our matured cocoa farms, as well as advise on the diversification of our cash crop fold. He will facilitate training of our volunteers on yield-boosting, best farming practices to ensure maximum crop yields, year-on-year.

As part of our "skills transfer" initiative, this training will also be available to the community farmers at large, who will benefit by way of increased disposable incomes. These incomes will then translate into greater healthcare and education opportunities for their children.

Our focus remains on increasing our revenues to sustain the size and quality of program offered, and thus achieve full functionality of our model. We appreciate your support as we continue to move towards increased sustainability.





# Tarkwa Breaman Girls School

*Excellence , Leadership , Integrity*



Health and education are inextricably linked. Cocoa farmers are faced with the difficult task of distributing limited resources across their families. Traditional superstitious beliefs and the harsh poverty climate existent in cocoa farming communities, forces parents to place priority on male-child education.



A defining factor that led Cocoa360 to establish the tuition-free Tarkwa Breaman Girls' School was the prevailing view that household heads (typically males) held about the importance of educating girls.

Our girls' school is a significant step in eliminating both the gender and financial barriers preventing female pupils from reaching their full potential.



**Did you  
know**



When asked which gender (male or female) they would choose to educate given limited funding, **44.5% vs. 27.7%** of household heads preferred to educate their male child over their female child given limited funding.





## Why the focus on girls?

The benefits of education on health outcomes for young girls are well-documented and include reduced child and maternal deaths, and improved child health. Women with at least some formal education are more likely than their uneducated peers to make informed decisions about the use of contraception, and be more informed on the nutritional needs of children.

### **Ethos at TBGS**

#### **Excellence**

A team of professional and passionate teachers; a curriculum designed to inspire curiosity and critical thinking; activities arousing cultural awareness and care for the environment, together, supporting each girl to explore and develop her interests.

#### **Leadership**

We envision each scholar as a future leader. To this end, we offer different extra-curricular activities developing her confidence, resilience and independence. Every girl in our school is empowered to lead and help shape the changing world.

#### **Integrity**

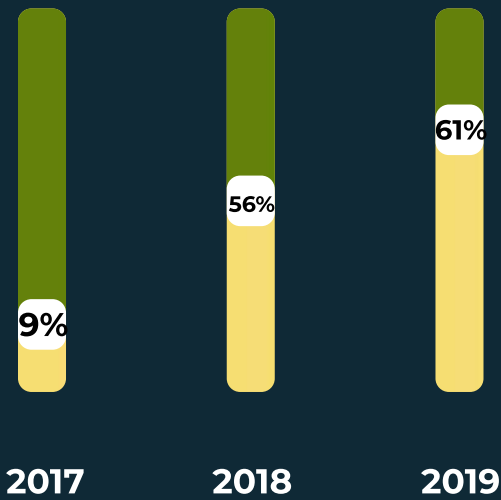
We expect our students to be ethical global citizens. Different subjects in our school cover morality learning and values exploration, as we believe education should be the means to make the world peaceful and harmonic.



The Tarkwa Breman Girls' School (TBGS) is a tuition-free primary school. Parents volunteer their labor on our TBCE cocoa farm in exchange for access to a tuition-free education for their daughters. With the organization's guidance, community members apply profits from the sale of harvested cocoa beans in a gradual approach based on a prioritization of needs.

Since inception, we have focused on building capacity that will result in the application of farm profits towards offsetting non-salaried expenses - such as books and uniforms - at the school.

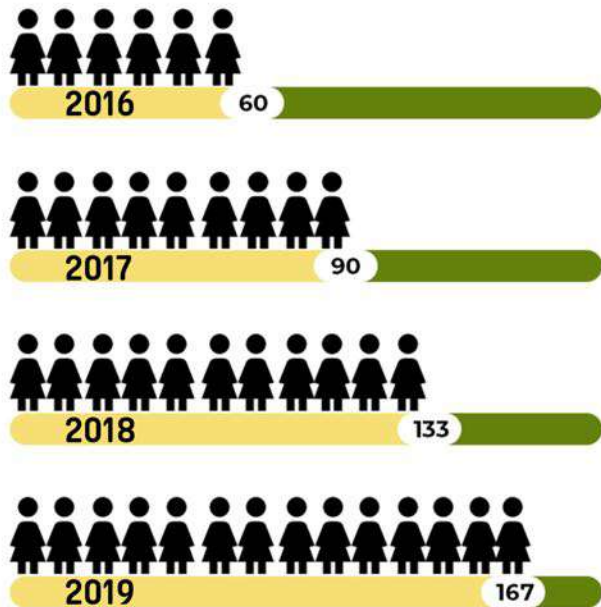
Ratio of Farm Revenue to Non-Salaried Expenses at TBGS



Our established labor tracking system with the uniquely-designed labor voucher card currently quantifies the value of the labor provided by volunteers on our farms in relation to the education that they earn for their daughters.

Our goal is to cover 100% of non-salaried expenses at our school using local proceeds by 2024, as we continue to expand our farm output.

**Our attendance rate is 98% compared to just under 70% for rural government schools**



TBGS has 167 students enrolled in six grade levels, with a new class of 30 girls enrolled each September



## Wagilabs Program

The WagiLabs program at TBGS advocates for creative learning and fostering innovative, problem-solving thinking in our scholars. Through this partnership our students have gained exposure to the arts and various creative endeavours such as song-writing, poetry and drama. TBGS is partnered with a YMCA pen-pal program in Chicago, which allows our students to share progress updates with their overseas peers.



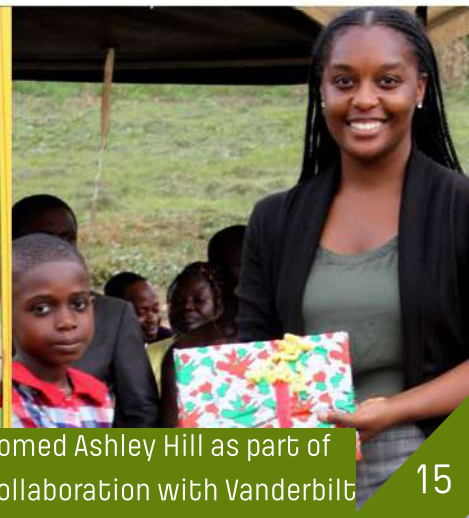
## Vanderbilt



Our school partnered with Vanderbilt University to develop a health literacy curriculum that informs our girls about a variety of health topics in a way in which they fully understand and can practically apply in their daily lives. Each year we are matched with a group of graduate students.

## Fellowship Program

Meet 'TWI-O', our 2018 - 2019 Fellows from Penn.



In 2019, we welcomed Ashley Hill as part of our continued collaboration with Vanderbilt



# Tarkwa Breman Community Clinic

*Our Commitment to Enhancing Health Equity in rural communities*



Our community health clinic was established in 2016 to address the community's need for access to affordable, quality healthcare.



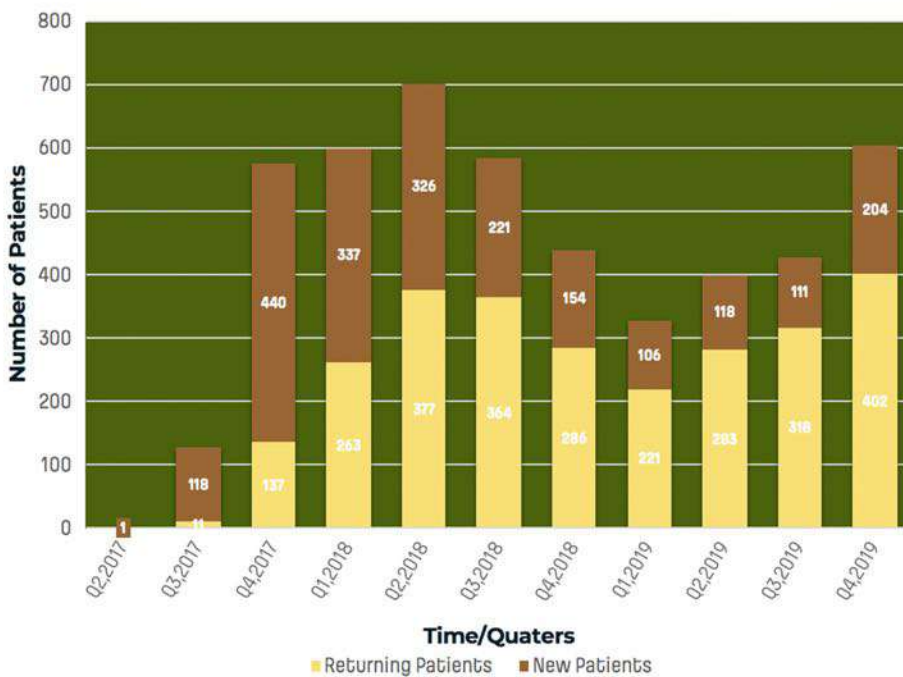
The global health community has made significant strides towards achieving Universal Health Coverage since the Alma Ata Declaration, yet inequities in coverage due to poverty continue to impede such efforts.

In Ghana, this situation is even worse in rural communities where many residents, who are typically farmers, are still unable to access healthcare due to financial barriers such as user fees.

Thanks to our partners, and to the valiant efforts of our team, the organization has been able to grant healthcare access and services to well over **4,500** patients since the clinic started operating.



## CLINIC ATTENDANCE (2017 - 2019)



Clinic user fees have been identified as major clogs in many Universal Health Coverage approaches, including Ghana's National Health Insurance Scheme (NHIS).

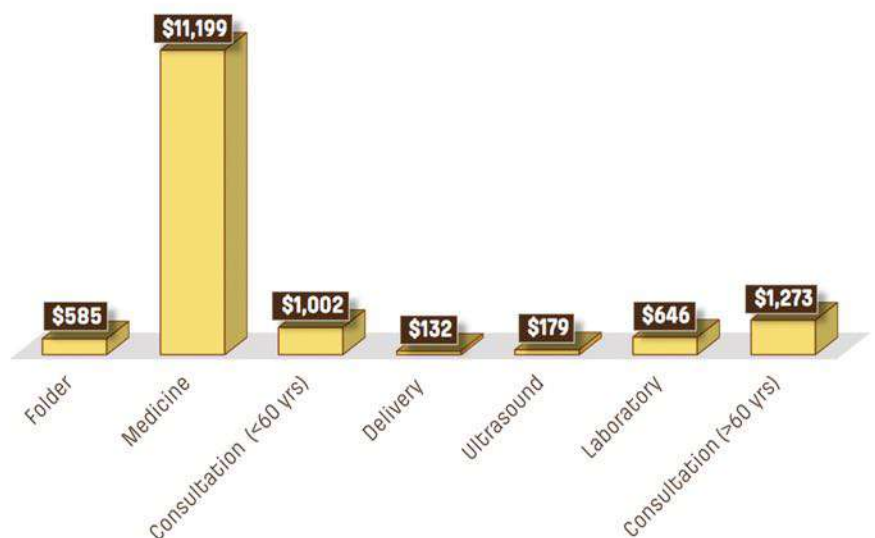
Our work at the Tarkwa Brehman Community Clinic focuses on reducing the cost barriers that limit access to healthcare for many cocoa farmers and their families.



Historically, donor funding and selected partnerships have facilitated our ability to significantly subsidize user fees - such as consultation costs and folder registration fees, as well as medicine costs - at our clinic.

Cocoa360's unique competitive advantage lies in the potential for revenues from our cocoa farms to establish a community-led pre-financing mechanism to further abate specific user fees. We intend to achieve zero user fees at our clinic by 2026.

## TBCC SUBSIDY COMPOSITION (2019)



The total subsidy\* value of our most recent fiscal year (2019) is currently estimated at **\$15,017**.

\*the cost differential between what we charge at TBCC and the average at other health facilities)



# HIGHLIGHTS OF OUR INTERVENTIONS

The **TBCC** provides infant and maternal care, treats farm injuries and provides overall, affordable primary care. This way, farmers are able to stay healthy, improving farm productivity and yields in the long run:



**HIV testing and treatment**



**First point-of-access clinic**



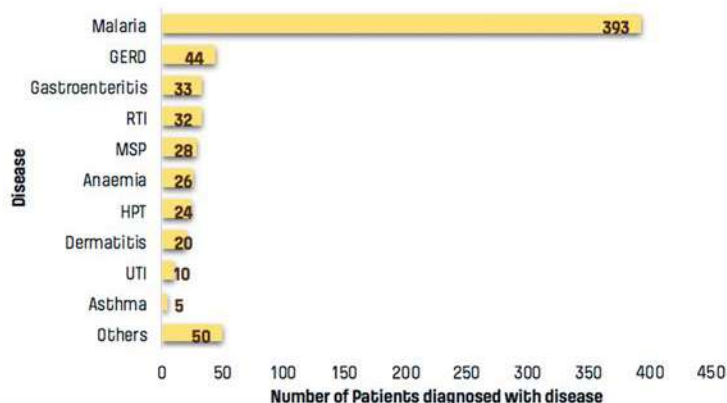
**Primary care facility for both men and women**



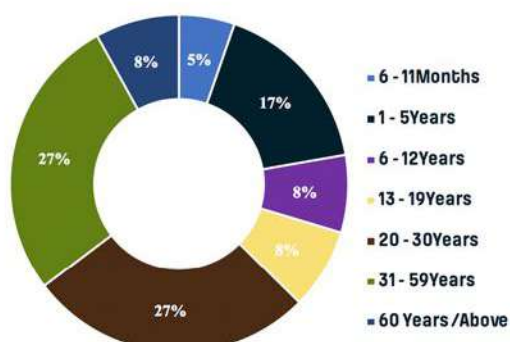
**Maternal and Reproductive health services**



## 1ST TEN DISEASES DIAGNOSED



## AGE DISTRIBUTION OF PATIENTS (2017-19) (N=4,798)





## Our Team



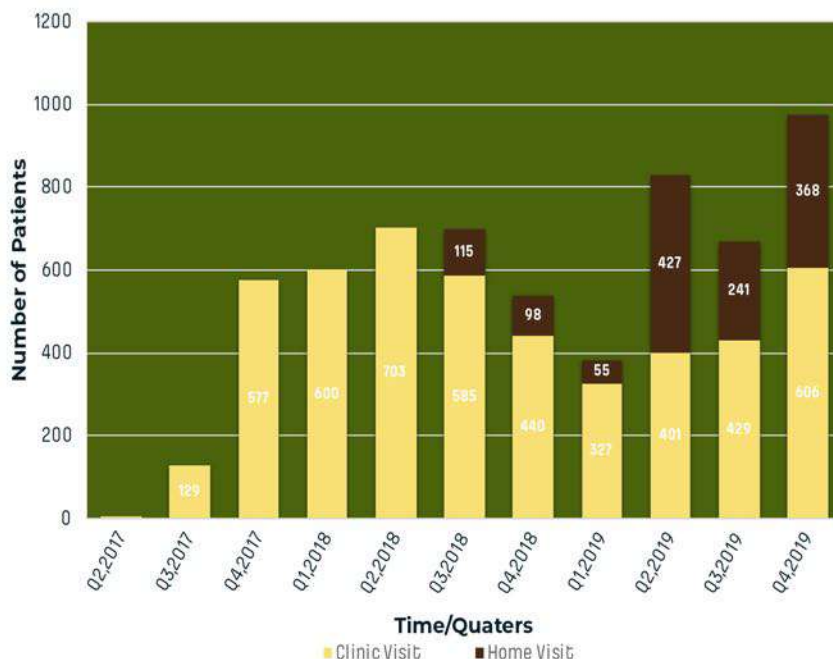
Staffed with a physician's assistant, a midwife, a nurse, a pharmacist's assistant and a records clerk, the TBCC has been able to bridge the majority of the healthcare gaps that existed in the community, particularly those in infant and maternity care.

## Home Visits



Sponsored by *Fancy*

### CLINIC VS HOME VISITS (2017 - 2019)




In 2019, **1091** patients were reached at their various homes

Our preventive approach to healthcare led us to introduce home visits in 2019, with our staff reaching out to patients in their homes to heal, educate and train. Our findings show that this helped to reduce overall clinical visits in 2019 relative to the previous year, potentially signifying improved health outcomes.

The clinic has two motorbikes that enable its staff to proactively reach out to patients in neighbouring communities, who are not able to quickly commute to Tarkwa Breman during emergencies in the middle of the night.





Today, our clinic provides subsidized care for the community of Tarkwa Brehman and 7 nearby villages.



1. Tarkwa Brehman
2. Doctaso
3. Nkrae dadieso
4. Atitso
5. Techimantia
6. Fantekrom
7. Krofrofrom
8. Dedebrero





### Immunizations with Mother Nurture

With Mother Nurture's donated supplies, we visited 6 schools as well as the town community center to distribute dewormer medication and multivitamin supplements to members of the community. We are ever grateful for the support!

- **1600+** Multivitamins for pregnant women
- **700+** Dewormer tablets for children
- **200+** Vitamin A tablets for children



### Project CURE CARGO



In 2019, we received a visit from a Project CURE team to assess the equipment needs at our clinic. This partnership ensures that our clinic will be able to receive biomedical equipment and general supplies, and thus provide an enhanced level of diagnoses, treatment and care for the patients we serve.

We are currently working to raise funds to ship a CURE cargo container filled with over \$400,000 free medical supplies and equipment to our clinic before March 2021.

### Ultrasound Campaign

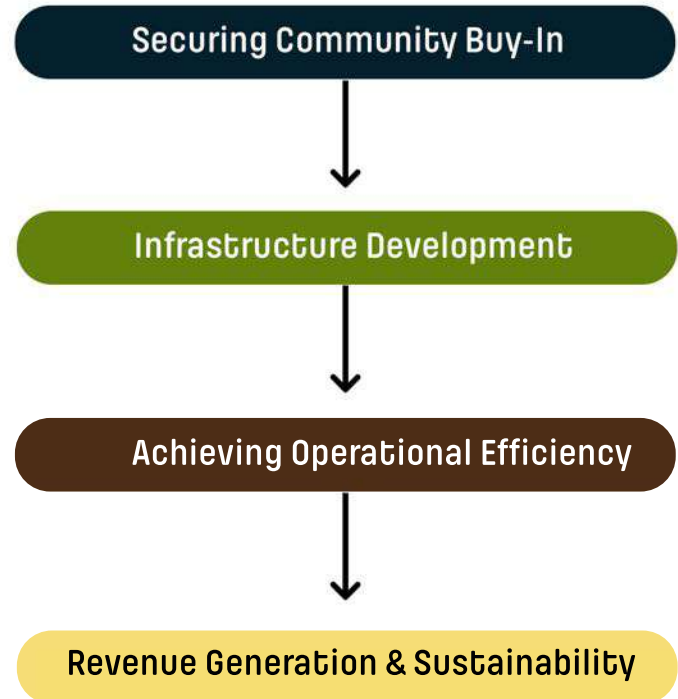
A special thank you to Dr. Veloso and her family for their persistence, dedication and generosity in connecting us with the opportunity and spearheading the fundraising efforts for an ultrasound machine.



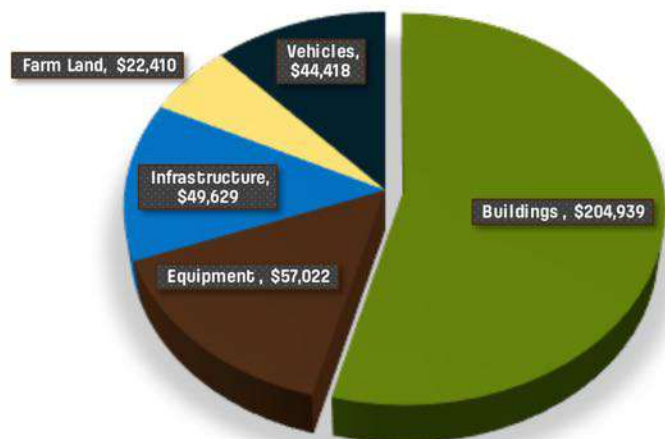


## COCOA360 THROUGH THE YEARS

These milestones have marked the evolution and establishment of the Cocoa360 model through conceptualization to actualization.



### INVESTMENTS



The path to achieving these milestones have allowed us to engage with and understand the communities that we serve.

2015

Shadrack is awarded Penn's President Engagement Prize



2015

Formation of Village Committee



2015

2 Boreholes drilled for community



2016

Construction of Kindergarten School Block & Clinic completed



2017

Installation of solar panels on clinic and school buildings



2018

First harvest and profit of 10-acre community



ONGOING

Construction of Primary School Block







Over the years, we have invested heavily in infrastructure at our Center of Excellence.



Our investment in infrastructure goes beyond buildings and equipment; we are providing employment opportunities for the community and building the local economy.



We want our Center of Excellence to represent what is possible when communities have a voice in how local resources are invested. Future partner communities will look to the Tarkwa Breman Girls' School to see how cocoa revenue from their communities can provide new textbooks, better classroom equipment, or other proven interventions tested at TBCE. But to achieve that goal, we need your support.



## OUR CHAMPIONS

### +\$100k

Patrick Hackett  
The Warburg Pincus Foundation  
University of Pennsylvania

### +\$20k

The Morris Family Foundation  
Dr. Kwabena Sarpong  
Garrett and Mary Molan

### +\$10k

Moody Methodist PEF Fund  
The Samuel Huntington Fund  
Ann Nolan Reese  
Larry Gladney

### +\$5k

Steven Gartner  
Dr. Kathleen Veloso  
Katie Keating  
In Seon Hwang  
Mark Colody Giving Fund  
The Glaswgo Foundation  
Mary Erdoes

### +\$2.5k

Allison Weiss  
Alice Hackett  
Doug Getter  
Denise Farrar  
Penn Center for High Impact Philanthropy  
YALE University

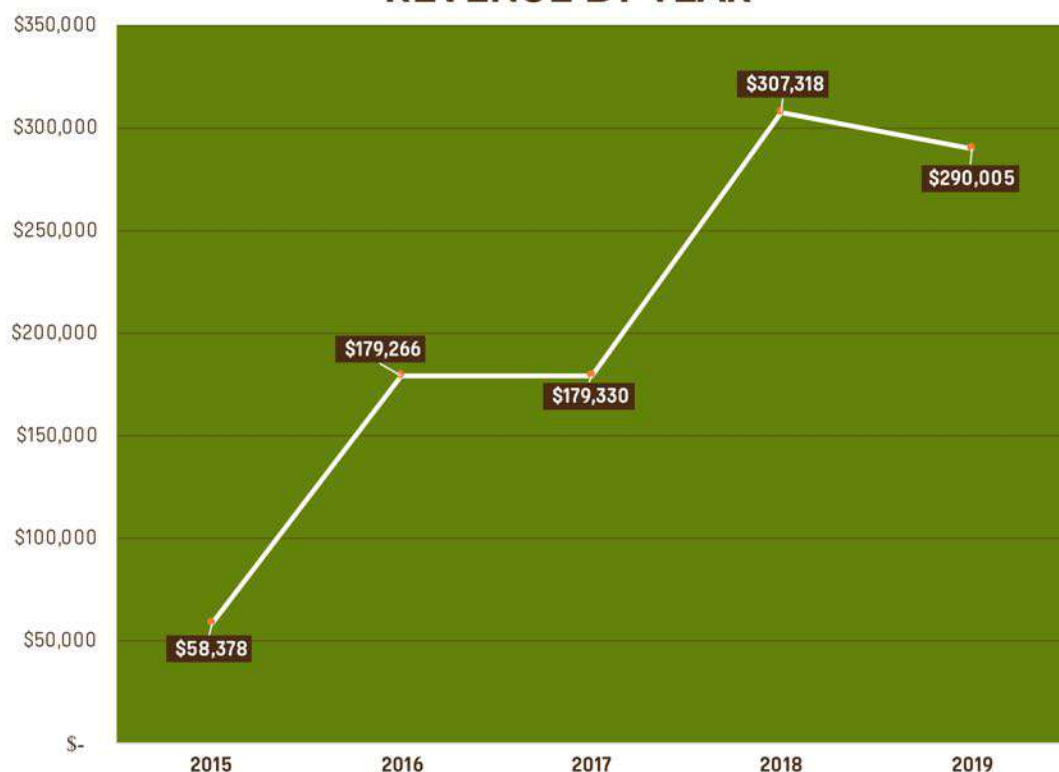
### +\$1k

Charles C Thompson  
Dennis Zhou  
Karen Keating  
Justin Sadrian  
Mary Makela  
Peter Opoku  
Akosua Mante  
Goldman Sachs  
Cecelia Javier  
David Hawkins  
Nestor Davidson and Clare Huntington  
Nicole Giles  
Richard Latto  
Kathleen Park

### +\$0.5k

Scott Aker  
Jacob Roberts Mensah  
Miriam Kwarteng-Siaw  
Audrey Banks  
Domingo Veloso  
John and Linda Resar  
Lisa Opoku  
Mimi Veloso  
Todd Cronan

## REVENUE BY YEAR



## Recurring

Ann Colby  
Jenny Cromer  
Naa Akwetey  
Kirsten Doody  
Linda Resar  
Duane Hughes  
Niki Quarmyne  
Thomas LaVecchia  
Paule Joseph  
Kofi Acheampong  
Donna Lisa McClendon  
Sabina Dankwa  
Erica Fite  
Marcia Loughran  
Matthew Sware  
Paul Breslin  
Claudia M Ferran  
Estela Duce  
Tanya Yung  
Yaa Acheampong  
Scott M Panzer  
Network For Good  
Leah Popowich  
Maryanne O'leary  
Richard DeLigter  
Usama Mukhtar  
Kwadwo sarpong  
Dawn  
E A Mensah  
Judith Schantz  
R Kumiansu  
Glenn and Lori Panzer

Maryann O'leary.  
Jordon Post  
Eric Grau  
Barbara Tilley  
Binney H Wietlisbach  
Clare Huntington  
Michael Hackett  
Sarah Connors  
Zoe Snow  
Alexandra Marshall  
Tetey Orgle  
Kwame Ampem  
Next City Inc  
Marija Mikalauskiene  
Milton Gatch  
Chibueze Nwaiwu  
Stephanie Barbee  
David Huntington  
Jennifer Huntington  
Georgina Kemeh  
Afua Andoh  
Allison Ritcher  
Anim Steel  
Christine Clarke  
Frederick Adler  
Kwame Koram  
N Murray  
Susan Hinckley-Porter  
Yaa Nyamekye S Kwakwa  
Jennifer Trachtman  
Abena Boadu  
Aleksander Keller  
Carly O'Connor

Ashley Park  
Nafisat Adamu  
Gideon Nkrumah  
Sharron Addo  
Leticia Dwomor  
Cindy Lellish  
Sharon Land  
Stefano Iantorno  
Caitlin Hansen  
Lauren Flanigan  
Tamara McBride  
Nina Kaledin  
Ji Woong Jung  
Kwabena Opoku Agyemang  
Daniel Blay  
Ethan Craig  
Benjamin Walker  
Christine Nikas  
Christy Taylor  
Crystal Taylor  
Hannah Schwarzbach  
Helene Altmann  
Shih-dun Liu  
Edmund Eduah  
Marilyn Dame  
Paula Amin  
Sarah Minney  
Stefan Amegashie  
Tierney Wolgemuth  
Prince Berkoh Ofeibea  
Omar Rizkallah  
Aaron Andersen  
Nana Agyeman





cocoa<sup>360</sup>

Cocoa360 Fund

228 S 40th Street, #31583

Philadelphia, PA, 19104-9971

United States

[www.cocoa360.org](http://www.cocoa360.org)